

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13  
:   
Kristen M. Stafford :   
and :   
Daniel J. Stafford :   
:   
Debtor(s) : Bankruptcy No. 20-10251JKF

**CHAPTER 13 STANDING TRUSTEE'S CERTIFICATION  
PURSUANT TO 11 U.S.C. § 1302(c), 1106(a)(3) AND 1106(a)(4)**

**AND NOW** comes, SCOTT F. WATERMAN, ESQUIRE, Chapter 13 standing trustee, and certifies as follows:


I am administering the above-captioned case.

I have, to the best of my ability, investigated the acts, conduct, assets, liabilities and financial condition of debtor(s) and the operation of the business of debtor(s), and believe it is (desirable) (undesirable) for the business to continue.

Furthermore, in connection with my investigation, I have not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of debtor(s) or to a cause of action available to the estate (and which relates specifically to the business of debtor(s)) except as may be hereinafter set forth.

Respectfully submitted,

Date: 2-28-2020

  
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Scott F. Waterman, Esquire  
Chapter 13 Standing Trustee  
2901 St. Lawrence Avenue  
Reading, PA 19606-0410  
Telephone: (610) 779-1313